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THURSDAY, NOVEMBER 14, 1912.

Washington's Poor Showing.

Washington, though the Capital City,
makes a poor showing as to the average
deposits in Savings Banks. There
are 10,010,304 savings bank depositors
in the country, but a striking fact is
that, although for the year ended
June 14, 1912, only thirty-eight new
banks are reported, depositors in-
creased by 215,057, and deposits by
\$239,234,924. The increase for the year
in the average deposit account was
\$14.63. Since 1908 (or practically during
the Taft administration) savings
deposits, according to official statistics,
have increased more than \$791,000,000,
or the average of each depositor from
\$420.47 to \$444.72. Theoretically every
person in the United States has \$45.53
to his credit in the savings bank, al-
though practically this money is owned
by the 10,010,304 depositors instead of
the 95,650,000 men, women, and chil-
dren, composing the population of the
country. Thus it is seen that on an
average about one person in every ten
"has money in the savings bank."Deposits are highest in the group
comprising the Eastern States, New
York, New Jersey, Pennsylvania, Dela-
ware, Maryland and the District of
Columbia. A surprising fact, however,
is that the average deposits in the Dis-
trict of Columbia (\$145.09), are much
lower than anywhere else in the coun-
try, except in Alabama (\$106.43). The
official report is silent as to why this
should be so, but it may be accounted
for partly by the presence of a colored
population of about one-third which
lives chiefly from hand to mouth, and
by the further fact that government
salaries leave their recipients little to
"bank," after living costs are deducted.
This is remarkable enough to attract
the attention of local economists and
of prospective office-seekers. Even in
Arkansas, where only 2,015 depositors
are listed against 6,165 in the District
of Columbia, the average deposit is
\$164.32, or \$18.50 more than in the
Capital City.The savings of the people of Rhode
Island are exceeded by those of Nevada
and California, averaging \$793.17 and
\$681.16, respectively. Nevada has al-
most the smallest list of savings bank
depositors in the country (1,466), and
shows the largest average deposit, \$793.
California has the largest number of
depositors (592,519), except New York
and Massachusetts, and she has the sec-
ond largest average per depositor,
\$681.16. New York State alone has
more savings bank deposits than all of
New England put together and almost
as many depositors.

Snap Judgment.

Tuesday's vote in the House of
Commons, in which the ministry, was
defeated on an amendment to the Irish
home rule bill, was a bit of sharp
practice, nothing worse. The Unionists
simply caught the administration napping.
Out of 670 members entitled to
vote, only 434 went on record. Home
rule has sustained a jolt, but it does
not follow that because the bill has a
rough road to travel it will be lost.So long as the British ministry is
able to hold the Irish Nationalists in
firm alliance, the coalition that now
controls the House of Commons can
force through any legislation on its
programme. The labor party mem-
bers, who of late have given many
signs of following their own way in
politics, even might desert Mr. Asquith
in a body and yet leave him in control
of the House.The Nationalists would have every-
thing to lose but nothing to gain by
withdrawing from their alliance with
the Liberals. It is inconceivable that
Mr. Redmond should forsake the
Premier who has hazarded everything
in his determined effort to pass a bill
which will give Ireland a legislature
of its own without, at the same time,
depriving it of all representation in
the Imperial Parliament.The thing is this in a nutshell. If
the sentiment of Great Britain still re-
mains with the administration the
latter can afford to proceed right up
to the House of Lords where resistance
is to be expected, because it is
there that all conservative opposition
will rally, which, however, owing to
the new parliamentary law will be nulli-
fied by the superior powers of the
House. Tuesday's vote did not re-fect the real sentiment of the entire
House. Besides, Britain cannot afford
to have a division in its Parliament
just now unless its prestige in the
crisis arising out of the Balkan situa-
tion is to be seriously impaired in the
council of the European concert.

Arbitration in Sight.

While Austria still pretends to be
firm in her intentions to prevent Servia
from securing a seaport on the Adriatic,
providing she gets there first, all that
Servia will have to do is to continue
the march of her victorious army
across the Dalmatian or Illyrian Alps.
The logic of events seems to be against
Austria. When once she realizes that
Servia will rather fight than relinquish
her ambitions, and that an attack upon
Servia might bring Russia into the
arena with France and Britain, as prob-
able backers, the Balkan statesmen
may not insist too strenuously on hav-
ing their way. Therefore, the reports
that the president of the Bulgarian
Sobranje has informed Vienna that he
means to try to have Servia modify her
demands, is not credible.Too much has been gained by united
action on the part of the Balkan states
for any of them to sow the seeds of
discord at this time. As long as they
remain solidly united and have the
sympathies of Russia, there seems little
danger that they will be robbed of the
fruits of their victory. In fact, some of
the European chancelleries take an op-
timistic view of the present situation.
The great powers not directly inter-
ested in the result, more particularly
Germany, are making strong efforts to
reconcile the two antagonists, and it is
believed that Germany has induced
Austria not to press her objections to
Servia's aims too hard until the end of
the campaign, when the entire Balkan
question can be settled by a European
conference in which the Balkan na-
tions themselves will have a vote.

Astounding Loss Through Insects.

While sentiment always has been an
important factor in obtaining loss for
the protection of birds, their destruction
of insects is economic reason for
conserving them. Three bills aiming
at such protection will come before
next Congress.The most effective preventive of bird
slaughter is Federal legislation. Uniform
State laws appear to be almost
hopeless. Northern States have taken
a more advanced stand on bird con-
servation, but their efforts are largely
defeated by statutes of the Southern
States. In seven States of the South
robins are game birds and in the berry
season millions of birds are killed.In 1904 the Federal Department of
Agriculture made a study of the losses
through ravages of insects. The dam-
age was found to total \$1,000,000,000.
This is a direct loss in national wealth,
and one which must have a very ap-
preciable effect in determining the
price of products. The farmer must
depend on the birds more than any
other agency to eliminate this loss,
yet the bird slaughter continues. The
destruction of insectivorous birds is
of special concern to many sections of
this country, because of extensive fruit-
growing. The government report
shows that 20 per cent of the crop is
destroyed by insects.Realization of the great loss caused
by the destruction of trees, fruits and
crops by insects cannot fail to strength-
en the organized protest against the
slaughter of birds. As the destroyers
of insects, birds have come to be
recognized as agents for conserving na-
tional wealth. The killing of a bird
indirectly is a contribution to the
strength of the insect horde which in-
fest the vegetable products.

Michigan's Parole System.

The report of the Michigan State
Board of Pardons and Paroles breaks
a lance in favor of the parole system
which recently has been severely criti-
cized in some parts of the country.
We glean from the report that more
than 85 per cent of the convicts pa-
roled from the Wolverine State penal
institutions are "making good" and
have become useful citizens, and that
there are fully 500 prisoners in the
Michigan State Prison who could be
trusted outside the prison walls with-
out a guard save their own word of
honor.In explanation of the good results
obtained, the board states that what
has been accomplished was chiefly be-
cause great care has been exercised to
determine whether the person merely
desires to be free from restraint, or
whether the desire is to reform and be-
come a good citizen. The greatest care
is exercised to see that the paroled
convict does not fall in with evil asso-
ciates in order to keep temptation from
him.There is one thing more than anything
else that Mr. Taft need not envy—Gov.
Wilson. The latter gained fourteen
pounds during the campaign.There is nothing surprising in the mu-
lity of the garrison at Punta Arenas.
Wouldn't you if you had to stay in so
dismal a place?With one college professor capturing
the Presidency and another a former
President's widow, there seems nothing
slow about our educators.And now they persist in calling it
Finnyvian.Consumption, no matter how much on
the increase, will have to do some spring-
ing to keep up with this year's bumper
crop.And now they are talking of another
Balkan State, Albania, with the Duke of
the Abruzzi on the throne. Miss Ekins
may be sorry, after all.

A LITTLE NONSENSE.

FOUND IN THE BALLOT BOX.

Where women vote the watchers note
odd things for them to judge.
One ballot found, and passed around
A recipe for fudge.A note that said: "I love you. Fred."
Was voted by one plump.
Another booth retrieved, forsooth,
A photo in a case.Of samples, cards, things she regards
As being things of note.
The watchers got a goodly lot
Where women had the vote.Uncle Penruise Says:
Be sanguine. But don't ignore prob-
abilities.Hard Lines.
"Well, what's your tale of woe?"
"Madam, I'm a war correspondent."
"Go on."
"Been waiting eleven years for a war
and they won't allow us at the front."November 14 in History.
November 14, 1844, Francis I. with 20,000
men marches up a hill and marches down
again.November 14, 1858, Henry VIII, whose
ways were always coarse, beats his fifth
wife and threatens a divorce.Breaking It Gently.
"Whom have you there in tow?"
"This is Miss Van Winkle. He just woke
up."
"Why guard him so carefully?"
"Well, we're letting him see the wom-
en's votes gradually, don't you know."An Old Joke.
The oyster dealer has oysters few
At church fairs, we confess;
And stew, you bet, have fewer yet
As pictured in the press.A Lap Ahead.
"Are we keeping abreast of the times,
think you?"
"A trifle ahead, I opine. The 1912 mod-
els in motor cars are on the market, and
some of the Christmas magazines are out."In the Balkans.
"I call for volunteers!"
"What for, general?"
"To rush up in front of yonder contrap-
tionary as we who are in a new-fangled
gun or merely a moving-picture ma-
chine."Mutual Distrust.
"You wouldn't tell a trusting girl things
you didn't mean, would you?"
"No, indeed," he answered. "Say, you
wouldn't ring in a dithyramb on a fellow,
would you, now?"

THE PEOPLE'S FORUM

THINGS NOT ALWAYS
WHAT THEY SEEMTo the Editor: I note in yesterday's
Herald that you have a letter from Mr.
B. F. Bingham, past department com-
mander of the G. A. R., giving an anal-
ysis of the act approved August 24,
1912, relative to dismises and reduc-
tions of clerks in the classified service.
Mr. Bingham, after quoting section 6,
says:"I need not comment upon the
strength or the protection of the law
in the interests of my fellow-
clerks further than this: 'It is a barrier
in itself against any wrongful dismissal
or removal, or reduction in rank or
compensation of any person in the class-
ified service of the United States.'"It is to be presumed that Mr. Bingham
understands the construction of the
above statute. If this be true, then I
should like to ask him the following
questions:If the Democratic administration,
after March 4 next, is without authority
to reduce clerks and to promote others
to the vacancies caused by these reduc-
tions, how is the present administration
able to do so since the passage of the
act to which he refers?Mr. Bingham is employed in the Treas-
ury Department and I have no doubt
that he knows the knowledge of the re-
ductions which have been made there
out any charges having been preferred.
If he does not, if he will go to the ap-
pointment division, he will find that
there have been such reductions.The writer of this was a \$1,000 clerk
and was reduced to \$600 without being
heard. A good Republican got the \$1,000.
The reduction was not on account of
age or incompetency, but was for the
purpose of making a place.Is it to be presumed that when my
party comes into power, I shall infer-
ally be restored to my former
position on account of this law?

A VICTIM.

FOREST FIRES IN BLUE RIDGE.

Large Area Burned and Efforts to
Check Flames Are Futile.Hagerstown, Md., Nov. 12.—Fire started
in the mountains just south of the Blue
Mountain House and along the Western
Maryland Railroad tracks, and is making
considerable headway despite efforts to
check it.Already a large area has burned, the
flames feeding on dry leaves and brush.
Another fire broke out yesterday at the
foot of the mountains below High Rock
and has not yet been checked. The fire
light up the entire section of the moun-
tains, and a smoky haze hangs over the
valley for miles.

PROBE SCHRANK'S SANITY.

Attorneys Examine Mental Condition
of Would-be Assassin.Milwaukee, Wis., Nov. 12.—Secret ex-
amination of the mental condition of
John Schrank, who is pleading guilty to
attempting to kill Theodore Roosevelt,
was begun to-day by a commission of five
alienists.Dr. Richard Dewey said that the wit-
nesses who might be summoned and a
representative of the District Attorney's
office would be admitted. In addition to
examining Schrank, the commission is
studying all letters and other documents
found upon Schrank.

Death in Wake of Windstorm.

Martinsville, Ill., Nov. 12.—One person
is dead and a score of others are suffer-
ing from injuries to-day as a result of a
severe windstorm that swept this town
and surrounding country last night.
Thousands of dollars of damage was
done. The home of George Baker was
overturned and Mrs. Baker was killed.
Communication with the outlying farm
districts has not been restored, telephone
wires having been torn down.

Columbia Congress Provoqued.

Panama, Nov. 12.—Following the pas-
sage of a special law authorizing the
Colombian government to sue the Pan-
ama-Railroad Company for \$20,000,000,
alleged due for unpaid annuities, the Col-
ombian Congress was provoked to-day
for one month to permit consideration
of the Panama-Colombia-United States
treaties, according to a telegram.

DOVE OF PEACE

HOVERS OVER

BALKAN WAR

Continued from Page One.

thrift. Some died of starvation and their
bodies were thrown overboard before
the final catastrophe in which all per-
ished.The number of refugees at Constantinople
amounts to 120,000, and thousands
more are arriving daily.Peace May Come
in Near FutureLondon, Nov. 12.—Dispatches received
during the day and to-night from the
various European capitals lend assurance
to the impression that hostilities
between Turkey and the Balkan states
are near an end and that peace will be
considered perhaps within a few hours.
Although advice from Constantinople
is decidedly meager, it is known that
the Turkish government has thus far
reached the decision that its only hope
for peace is to comply with the demands
of the Balkan allies and negotiate with
them direct. That Turkey realizes her
position as hopeless is borne out in a
telegram from St. Petersburg, which con-
veys the information that the position of
the Ottoman Army defending Constantinople
is hopeless. This news St. Petersburg
received in a dispatch from the Turkish
capital, in which it was stated that
the Turkish ministry had held a long
session and decided that further opposi-
tion would be fruitless and that nothing
in the way of military action was looked
for on the part of the powers. The Porte
is said to be considering terms of sur-
render to the allies, which does not in-
volve the actual occupation of the city of
Constantinople by the Bulgarians.

Russia Keeps Hands Off.

Russia, it appears, has no desire to
engage in the imbroglio and has let it
be known that she will support the
Serbians in their demand for the Adriatic
port at Durazzo, although reports from
other sources have it that the Serbians
have already taken possession of the
place and will hold it.Berlin wires that a peaceful solution of
the difficulties between Austria and Ser-
bia is confidently looked for this morn-
ing. Austria extends also to the general ques-
tion between Turkey and the allies. Austria
is said to feel no anxiety on the subject
of the future of Albania, and that coun-
try is reported to have to-day declared
its autonomy. German officials express
the belief that Bulgaria will be willing
to grant an armistice to Turkey if the
conditions are satisfactory.

Serbian Forces in Durazzo.

The report that Serbia had actually
occupied Durazzo comes from Belgrade,
where it was announced unofficially that
Serbian forces had entered the place last
night.Vienna hears that the Bulgarian at-
tack on the Turkish center at Tchaatala
is in progress this morning. The Tur-
kies who had driven the Bulgarians back
some distance, were forced to retire.
Leaving the Bulgarians again in posses-
sion of the ground lately gained. The
weather is described as bitter cold, with
snow on the ground, the roads being al-
most impassable.A Turkish sortie from Adrianople was
repulsed by the Bulgarians late last
night, according to a Sofia dispatch. The
losses on both sides were very heavy.LEADERS OF THE RED CROSS
OBTAIN FUNDS FOR RELIEF
WORK IN THE BALKANSMiss Mabel Boardman, active adminis-
trator of the American Red Cross, left
for New York yesterday to attend a
meeting of the leaders of the Red Cross
to discuss measures for obtaining
funds with which to assist in the
relief work in the Balkans.Miss Boardman was accompanied to New
York by Mrs. Slavko Groultch, wife of
the Serbian Minister at London, who
has been active in this country on behalf
of the Red Cross organizations operating
in Turkey, Cleveland, Dodge, Oscar
Huston, and Robert F. W. Forney, vice
president of the American Red Cross,
will be among those present at the meet-
ing in New York to-morrow.Contributions to the Balkan relief fund
of the Red Cross have been received
slowly at the Washington headquarters.
Yesterday brought an increase, however.
Mrs. Russell Sage having given \$5,000,
and two other New Yorkers, who do not
wish their identity disclosed, having
given \$1,000 each.A \$5,000 check was sent to the Balkans
yesterday to be distributed among the
five nations engaged in the conflict.PEACE DEPENDS UPON
ACTION OF BULGARIANS

By M. H. DONOHUE.

Constantinople, Nov. 12 (by wireless)
from Steamer Dacia in the Black Sea.—
Beaten and demoralized without hope of
reorganization in time to make an effec-
tive stand against the enemy, the Turks
recognize the futility of further resist-
ance.Nasim Pasha, the commander-in-chief
of the Turkish forces, has informed the
Grand Vizier that the Turkish Army is
both unable and unwilling to fight, and
he suggests that the only course left is
to make the best possible terms with the
Balkan allies by direct negotiations,
which should be opened with the Bul-
garians.Some of the Turkish advisers in the
capital are anxious to continue the de-
fense at Chatalja, but this, according to
many versed in warfare, would certainly
result in fresh disasters.As a basis of the proposals for an armis-
tice, Turkey is ready to abandon Chatalja,
provided that the Bulgarians will
undertake not to enter the capital.The Porte is preparing to make heavy
sacrifices in order to avert this growing
humiliation of the war, and if King
Ferdinand of Bulgaria is not too in-
sistent, peace is in sight.McCrea Resigns
AS PENNSY HEADVice President Samuel Rea, Ap-
pointed President of System
Starting January 1.Philadelphia, Nov. 12.—James McCrea,
president of the Pennsylvania Railroad
Company, resigned to-day, to take effect
January 1. Vice President Samuel Rea,
who has served the road in many ca-
pacities, was elected to succeed him.Mr. McCrea's resignation is in keeping
with the policy of the road to retire its
officers at a certain age limit. Mr. Mc-
Crea is sixty-five.An Atlantic liner has patented a process for
placing glass letters in tombstones.

WALES MINERS LOSE

STRIKE, SO THEY CUT

SALARIES OF OFFICERS

Cardiff, Wales, Nov. 12.—Falling in its
attempt to win the recent coal strike in
South Wales, the miners' federation to-
day adopted a resolution cutting the sal-
aries of its officers 50 per cent.The officers retailed by declining to
accept the reduction and announced they
would inaugurate a strike of their own.IRISHMAN WHO THREW
BRICK AT BRITISH EMBASSY
DEPORTED AT NEW ORLEANSNew Orleans, Nov. 12.—Francis Fitz-
gerald, the Irishman who attracted at-
tention some time ago by throwing a
brick into the British Embassy at Wash-
ington, was deported from here to-day.
This is the third time, "Fitz" as he is
known, has been turned back. He reached
New Orleans as a stowaway."I'll return again," said Fitzgerald, as
he turned away, "and I'll punch the
British Ambassador's eye the next time."HOBBO COLLEGE LATEST
PLAN OF JAMES EADS HOW,
MILLIONAIRE TRAMPSt. Louis, Nov. 12.—A hobbo college is
the latest plan of James Eads How, mil-
lionaire benefactor of the tramp. How
is to establish a home for tramps here.
"My idea is to establish a home here
which is somewhat like that of England.
They should be given a chance," said
How.MARK TWAIN'S RESIDENCE
TO BE CONVERTED INTO
GIRLS' BOARDING SCHOOLReading, Conn., Nov. 12.—It is prob-
able that within a few days Stormfield,
the home of the late Samuel Clemens
(Mark Twain), will be sold and converted
into a girls' boarding school. A Miss
Howe, of Dayton, Ohio, who conducts a
girls' school in that city, came here a
few days ago and obtained an option of
the property, which is valued at \$50,000.CHICAGO ATTORNEY DEMANDS
CHECK FOR \$200,000
GOVERNMENT "OWES" HIMA Chicago attorney walked into the
office of Secretary of the Treasury Mac-
Veagh yesterday and said that he
wanted a check for \$200,000 which the
government owed him.Francis W. Taylor, private secretary to
Mr. MacVeagh, informed the visitor that
the MacVeagh was very busy and
could not see him. Mr. Taylor promised
to have the check made out if he would
call later in the day for it. The visitor
did not return to get his money.Mr. Taylor communicated with friends
in Chicago, who informed him that his
visitor was mentally deficient. Mr.
Taylor declined to give out the name of
the visitor."ORIGINAL WILSON MEN"
WILL FLOCK TO CAPITAL
IN QUEST OF FAT JOBSDemocratic office seekers, barred from
patronage for sixteen years, are flooding
the mail of Senators and Representative
with requests for appointments. They
have not yet begun to arrive in person
at the capital, however."I had begun to believe that we could
not find enough Democrats to fill the po-
litical positions," said Senator Gore of
Oklahoma, yesterday, "but I am rapidly
changing my mind."Many "original Wilson men" have
been discovered, and loyal workers for
the cause of Democracy are legion.
Among the offices to be given out are
about 3,000 Presidential post-offices, to
say nothing of the executive, diplomatic,
and other Federal appointive positions.

BIG FOUR OFFICIAL RESIGNS.

Melville E. Ingalls Gives Ill Health
as Cause of Action.New York, Nov. 12.—Melville E. Ingalls,
of Cincinnati, chairman of the board of
directors of the Big Four Railroad to-
day declined re-election. Mr. Ingalls said
his retirement was due to ill health. He
has been connected with the road for
forty years.

FAIR WIRELESS OPERATORS.

Women May Obtain Licenses Under
New Regulations.New York, Nov. 12.—Under the new
wireless law which goes into effect on
December 23 women are eligible as
operators. In the new regulations is-
sued by the Department of Commerce
and Labor appears the following:"Women are eligible as applicants for
licenses of any class or grade upon the
same conditions as men."On September 1, said the law, the
wireless operator on the steamer Mari-
posa was removed upon an objection
attributed to the Department of Com-
merce and Labor.Under the new law only American
citizens will be granted certificates.

THIEF GETS \$60,000 IN JEWELS.

Paris, Nov. 12.—Creeping through a
temporary partition connecting a jewelry
shop with an adjoining building in course
of construction, a thief to-day obtained
\$60,000 worth of jewels and made off un-
detected. The robbery occurred in the
Place de l'Opera, in the heart of Paris
and shortly after the noon hour.

Guide to Postmasters.

The Post-office Department yesterday
made public a prepared map of the United
States, which will serve as a guide to
postmasters in the operation of the pa-
cel post system, provided under the last
post-office appropriation bill. A copy of
this map will be sent to every postmas-
ter and each man will fix his own rates,
according to the map.

Strikers Shoot Mine Watchmen.

Charleston, W. Va., Nov. 12.—Mine
watchmen James Fisk and Samuel Boren
were shot early to-day, near Mossey, by
miners on strike. Capt. Fred W. Lester
and twenty-five men armed with Winches-
ters are on the trail of the men. The
watchmen, with Capt. Lester, had been
at Kingston and were returning with some
transportation men from New York
when they were fired upon.

One Dead in Students' Riots.

Darmstadt, Germany, Nov. 12.—One stu-
dent was stabbed to death and three
others severely injured here to-day in a
riot of students, resulting from an order
abolishing broad sword during at the
university. Knives and pistols were used
and blood was flowing before the police
were able to disperse the rioters.

Lumber Company Officials Indicted.

Philadelphia, Nov. 12.—Three indict-
ments charging use of the mails to de-
fraud, were to-day found by a Federal
grand jury against lumber company
officials and directors of the International Lumber
and Development Company.

6th and New York Ave. N. W. Washington, D. C.

"Making Good" for 88 Years

Libbey's Lumber Yard has been "MAKING GOOD" for
over 88 years—it must have treated the people right—it must
have given them the best lumber and mill work at the right
prices, or it couldn't have remained in business all these years.
What's the use of experimenting with new and untried firms—
come to the old reliable where you are sure of satisfaction.The Frank Libbey
Lumber & Mill Work Co.

PAVEMENTS

By GEORGE FITCH,
Author of "At Good Old Sluagh."